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The Protocol Can Pay. Finance Still Needs The Mandate.

Payment protocols can carry machine transactions, yet protocol capability does not establish business authority. A mandate ledger must bind each request to an accountable principal and current limits.

HINTS, TIPS & TRICKS

- Keep business authority portable across protocols and wallets.
- Resolve mandate state before creating a payment instruction.
- Use one revocation identifier that every adapter must honour.

OPERATOR CHECKLIST

- Bind principal, agent and purpose.
- Define permitted rail, account and counterparties.
- Set amount, frequency and time boundaries.
- Require current evidence and approval.
- Test revocation across every adapter.

COPY-READY PROMPT

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Define a protocol-neutral mandate for [machine payment]. Include principal, agent, business
purpose, eligible rails, accounts, counterparties, amount and frequency limits, expiry,
evidence, approval level, revocation identifier and the denial response each adapter must
return when authority is invalid.
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SOURCE & PROVENANCE

Article claims: The issue distinguishes machine-payment protocol capability from the business mandate required to legitimise a transaction.

Operational guidance: The protocol-neutral ledger and cross-adapter negative test are practical guidance.

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